

JUL 28 2006

BEFORE THE DEPARTMENT OF INSURANCE  
STATE OF NEBRASKANEBRASKA DEPARTMENT  
OF INSURANCESTATE OF NEBRASKA  
DEPARTMENT OF INSURANCE,

PETITIONER,

vs.

CURTIS KEITH MILLER,

RESPONDENT.

CAUSE NO.: A-1616

CONSENT ORDER

In order to resolve this matter, the Nebraska Department of Insurance ("Department"), by and through its attorney, Christine M. Neighbors, and Curtis Keith Miller ("Respondent"), mutually stipulate and agree as follows:

JURISDICTION

1. The Department has jurisdiction over the subject matter and Respondent pursuant to *Neb.Rev.Stat.* §44-101.01 and §44-4047, *et seq.*
2. Respondent is licensed as a resident insurance producer under the laws of Nebraska at all times material hereto.

STIPULATIONS OF FACT

1. The Department initiated this administrative proceeding by filing a petition styled State of Nebraska Department of Insurance vs. Curtis Keith Miller on May 24, 2005. A copy of the petition was served upon Respondent at his address of P.O. Box 125, Trenton, NE 69044 by certified mail, return receipt requested.
2. Petitioner alleged in the Petition and Notice of Hearing filed on May 24, 2005, that Respondent engaged in conduct violating *Neb. Rev. Stat.* §44-4059(1)(b), (g), and (h) and the Unfair Trade Practices Act, §44-1525(1)(a) and (f), with regard to June

Mikoloyck, Wilber and Patricia McGreer, Delores and Charles Clouse, Doris Tranel, Della Merrill, and Donna Stone.

3. Respondent was informed of his right to a public hearing. Respondent waives that right, and enters into this Consent Order freely and voluntarily. Respondent understands and acknowledges that by waiving his right to a public hearing, Respondent also waives his right to confrontation of witnesses, production of evidence, and judicial review.

4. Respondent denies the allegations contained in the Petition and restated by reference in Paragraph 2 above, but in order to resolve the matter agrees to abide by the terms of the Consent Order.

#### CONCLUSIONS OF LAW

The Director of Insurance concludes that the conduct of Respondent, as alleged above, constitutes violations of *Neb.Rev.Stat.* §44-4059(1)(b), (g), (h) and the Unfair Trade Practices Act, §44-1525(1)(a) and (f).

#### CONSENT ORDER

It is therefore ordered by the Director of Insurance and agreed to by Respondent, Curtis Keith Miller, that Respondent shall:

1. Attend three (3) hours of continuing education in addition to the nine hours currently due by January 31, 2008,
2. Serve a term of nine (9) months probation beginning on the date the Director of Insurance signs this Consent Order. The Consumer Affairs Division Administrator (CADA) will supervise the probation. Respondent agrees to meet with

CADA to review and discuss any complaints filed against Respondent during the term of probation, and

3. Pay an administrative fine of \$750.00 within thirty (30) days from the date the Director of Insurance signs this Consent Order.

The Nebraska Department of Insurance shall retain jurisdiction of this matter for the purpose of enabling the Respondent or the Department to make application for such further orders as may be necessary for purposes to enforce the disciplinary action in the Consent Order.

In witness of their intention to be bound by this Consent Order, each party has executed this document by subscribing his or her signature below.

Christine M. Miller

Attorney for Petitioner  
Respondent

Curtis Keith Miller

Date 7-24-06

Curtis Keith Miller,

Date

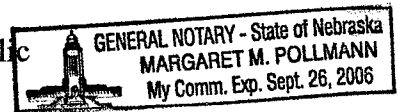
7-28-06  
[Signature]  
Attorney for Respondent

State of Nebraska )  
County of Hitchcock ) ss.

On this 24<sup>th</sup> day of July, 2006, Curtis Keith Miller personally appeared before me and read this Consent Order, executed the same and acknowledged the same to be his voluntary act and deed.

Margaret M. Pollmann

Notary Public



CERTIFICATE OF ADOPTION

I hereby certify that the foregoing Consent Order is adopted as the Final Order of the Nebraska Department of Insurance in the matter of State of Nebraska Department of Insurance vs. Curtis Keith Miller, Cause No.: A-1616.

STATE OF NEBRASKA  
DEPARTMENT OF INSURANCE



L. TIM WAGNER  
Director of Insurance

7/28/06

Date

CERTIFICATE OF SERVICE

I hereby certify that a copy of the executed Consent Order was served upon Respondent by mailing a copy to his counsel, Barry Lake at 941 "O" Street, Suite 104, Lincoln, NE 68508 by U.S. Mail, postage prepaid, on this 31<sup>st</sup> day of July, 2006.

